

DATE: 3-10-09

TO: Honorable Robert D. Drain
U. S. Bankruptcy Judge for Delphi Corporation

FROM: Angelika J. Coyle, Delphi Retiree as of May, 2008

SUBJECT: Elimination of Health Care Benefits for Retirees (under 65)

I have a family of five. When I retired from Delphi, the agreement I signed included some compensation for health care benefits. Having this compensation was critical in my decision to retire.


Delphi should not be allowed to eliminate that compensation without making some adjustment to my overall pension benefits. Any potential adjustments to retirees' pension benefits should take into account the amount of time before a retiree can file for Medicare insurance.

If you allow these changes to occur, my overall retirement benefits will be reduced by 30% on April 1.

If Delphi's pension plan goes the way of the Pension Guarantee Trust Corp., I will potentially lose another 25% of my overall pension benefits. I could lose up to 50% of my income.

I feel that these are obligations that should be considered of the highest order, similar to the pension payments, in the bankruptcy proceedings.

I employ you to disallow this action or, require Delphi to adjust my retirement benefits accordingly.


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